

AGENCY ESTIMATE
OF THE FISCAL IMPACT OF IMPLEMENTING
H.B. 19 S1 2011 General Session
Insurance Law Related Amendments

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A. Short Form (For bills that have no impact on the state, local governments, businesses, or individuals.)

If you can check all five boxes to the right, you're almost done. If the bill obviously doesn't have an impact, you're done.

- | | |
|-------------------------------------|---|
| <input checked="" type="checkbox"/> | State agencies will not require an appropriation to implement the bill. |
| <input type="checkbox"/> | There is no fiscal impact on local governments. |
| <input type="checkbox"/> | There is no fiscal impact on businesses |
| <input checked="" type="checkbox"/> | There is no fiscal impact on individuals. |
| <input checked="" type="checkbox"/> | The bill will not affect revenues. |

If it isn't so obvious, explain what's going on. The most usual explanation is the codification of existing practices.

If necessary, explain why this bill has no fiscal impact.

Attachments welcome.

B. What parts of the bill cause fiscal impact?

Cite specific sections or line numbers.

Lines 1414-1423, 1892-1893, and 2257

C. Which program gets the appropriation?

Enter 3 letter Appropriation Unit Code.

For multiple appropriations

This is of

D. Work Notes: Assumptions, calculations & what are we buying?

Explain the fiscal impact in plain English, detailing your assumptions, methods, & calculations.

List all direct costs. Identify one-time and ongoing costs. Detail FTE impacts.

Do not say, "\$50,000 in Current Expense." Be very specific about what this \$50,000 will buy.

Attachments encouraged.

Lines 1414-1423 - reduces notification costs for certain insurers. Lines 1892-1893 - may reduce insurance costs to local governments and individuals if premiums are reduced by changing the coverage requirement for emergency care services. Lines 2257 shifts COBRA notice requirements, and associated legal liability, from the employer to the insurer. This may result in reduced costs for the employer, but increased costs to the insurer. The employer may have to pay increased premiums due to the cost shift to the insurer.

E. REVENUES

| Select Fund | Current Budget Year FY 2011 | Coming Budget Year FY 2012 | Future Budget Year FY 2013 |
|--------------|--------------------------------|-------------------------------|-------------------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| Total | 0 | 0 | 0 |

F. COSTS by FUND

| Select Fund | Current Budget Year FY 2011 | Coming Budget Year FY 2012 | Future Budget Year FY 2013 |
|--------------|--------------------------------|-------------------------------|-------------------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| Total | 0 | 0 | 0 |

G. COSTS by EXPENDITURE CATEGORY.

| Expenses by Category | Current Budget Year FY 2011 | Coming Budget Year FY 2012 | Future Budget Year FY 2013 |
|----------------------|--------------------------------|-------------------------------|-------------------------------|
| Personal Services | | | |
| Travel | | | |
| Current Expense | | | |
| DP Current Expense | | | |
| DP Capital Outlay | | | |
| Capital Outlay | | | |
| Other/Pass Thru | | | |
| Total | 0 | 0 | 0 |

H. Non-State Impacts

Your estimate of how will the bill affect:

Local Governments

See notes above.

Businesses

See notes above.

Individuals

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This is a draft fiscal note response from the Utah State Office of Education (USOE) and may be revised in the future.

Attachments welcome.